In re: Erin Hannon Debtor Case No. 15-01992-RNO Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3 Date Rcvd: Aug 19, 2020 Form ID: 3180W Total Noticed: 53

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 21, 2020.
db
                                         705 Blueberry Drive,
                                                                       Duryea, PA 18642-1132
                    +Erin Hannon,
                     Hyundai Motor Finance, Administrator For Hyundai L, PO Box 20809, Fountain Valley, CA 92728-0809
cr
                    John H. Doran, Esq. 69 PUBLIC SQUARE, STE. 700, WILKES-BARRE, PA 18701
ARS Services, PO Box 469100, Escondito, CA 92046-9100
+Attorney Joseph I Foley, McCabe Weisberg & Conway, 123 South Broad Street, Suite 1400,
mdmmp
4643729
4672090
                      Philadelphia PA 19109-1060
4643731
                    +Central Loan Administration & Repository, PO Box 77404,
                                                                                                  Ewing NJ 08628-6404
                    +Department Stores National Bank For Macys Branded,
4648793
                                                                                           Bankruptcy Processing,
                                                                                                                            Po Box 8053,
                      Mason, OH 45040-8053
                   Mason, OH 45040-8053
+FIRST NATIONAL COMMUNITY BANK, 102 EAST DRINKER STREET,
+First National Community Bank, 102 E Drinker Street, Dun-
+GE Capital, PO Box 2121, Warren MI 48090-2121
+GE Capital/ Sams Club, PO Box 2121, Warren MI 48090-2121
+GNMA- Lakeview, P.O. Box 1288, Buffalo, NY 14240-1288
+GNMA- Lakeview, P.O. Box 1288, Buffalo, NY 14240. GNMA
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Dunmore PA 18512-2491
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                    +GNMA- Lakeview,
                                            P.O. Box 1288,
                                                                   Buffalo, NY 14240,
                      Buffalo, NY 14240-1288
5124761
                    +GNMA-Lakeview, Stern & Eisenberg, PC,
                                                                             1581 Main Street, Suite 200,
                      Warrington, PA 18976-3403
                    +Lakeview Loan Servicing, 425 Phillips Blvd, Trenton NJ 08618-1430
+Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard
Ewing, NJ 08618-1430
4693167
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                     Ewing, NJ 08618-1430
NCI, PO Box 26314,
4643743
                                                  Lehigh Valley PA 18002-6314
4659425
                     Wells Fargo Home Mortgage,
                                                          PO Box 10035,
                                                                               Des Moines, IA 50306
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr +EDI: WFNNB.COM Aug 19 2020 23:38:00 Comenity Capital Bank, C/O Weinstein & Riley P.S.,
                      2001 Western Ave Ste 400, Seattle, WA 98121-3132
                   2001 Western Ave Ste 400, Seattle, WA 50121-3132
EDI: WFFC.COM Aug 19 2020 23:38:00 Wells Fargo Bank, N.A., 1 Home Campo Des Moines, IA 50328-0001
EDI: AIS.COM Aug 19 2020 23:38:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
+EDI: WFNNB.COM Aug 19 2020 23:38:00 COMENITY CAPITAL BANK/PAYPAL CREDIT,
cr
                                                                                                         1 Home Campus,
4646780
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                     C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 EDI: BL-BECKET.COM Aug 19 2020 23:38:00 Capital One NA, c/o Becket and Lee LLP,
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                      POB 3001, Malvern PA 19355-0701
                    +E-mail/Text: clientservices@credit-control.com Aug 19 2020 19:50:03
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                      Central Loan Administration, Reporting (Cenlar),
                      Trenton NJ 08618-1430
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                    +EDI: CITICORP.COM Aug 19 2020 23:38:00
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                    Sious Falls, SD 57117-6125
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                      San Antonio TX 78265-9704
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                     E-mail/Text: bknotice@ercbpo.com Aug 19 2020 19:50:04
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                                                                                                                              PO Box 23870,
                      Jacksonville FL 32241-3870
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                     EDI: HY11.COM Aug 19 2020 23:38:00
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                                                                                                  PO Box 20835, Fountain Valley CA,
                      92728-0835
                    +EDI: HY11.COM Aug 19 2020 23:38:00 Fountain Valley, CA 92728-0809
4682906
                                                                         Hyundai Lease Titling Trust, PO Box 20809,
4857789
                    +EDI: HY11.COM Aug 19 2020 23:38:00
                                                                         Hyundai Motor Finance, PO Box 20809,
                     Fountain Valley, CA 92728-0809
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                                                                             Chase, PO Box 15298,
                                                                                                               Wilmington DE 19850
                    +E-mail/Text: PBNCNotifications@peritusservices.com Aug 19 2020 19:49:41
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                      PO Box 2983, Milwaukee WI 53201-2983
4920531
                    +E-mail/Text: camanagement@mtb.com Aug 19 2020 19:49:48
                                                                                                   Lakeview Loan Servicing, LLC,
                      c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
                    +EDI: TSYS2.COM Aug 19 2020 23:38:00
+EDI: MID8.COM Aug 19 2020 23:38:00
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                                                                         Macys,
                                                                                     PO Box 8218,
                                                                                                        Mason OH 45040-8218
                                                                        Midland Credit Management, Inc., 8875 Aero Drive,
4643741
                                      San Diego, CA 92123-2255
                      Suite 200,
                    +EDI: MID8.COM Aug 19 2020 23:38:00
                                                                        Midland Funding LLC, 8875 Aero Drive, Suite 200,
4643742
                      San Diego, CA 92123-2255
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                    +EDI: NAVIENTFKASMSERV.COM Aug 19 2020 23:38:00
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                      Wilkes Barre PA 18773-9655
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                      Wilkes-Barre, PA 18773-9640
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                                                                        Old Navy, PO Box 530942, Atlanta GA 30353-09-Paypal, PO Box 105658, Atlanta GA 30348-5658
4643744
                                                                                                               Atlanta GA 30353-0942
4643745
                                                                       Quantum3 Group LLC as agent for,
4668741
                                                                                                                     Comenity Bank,
                      PO Box 788.
                                       Kirkland, WA 98083-0788
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District/off: 0314-5 User: AutoDocke Page 2 of 3 Date Rcvd: Aug 19, 2020 Form ID: 3180W Total Noticed: 53

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
5155823
                +E-mail/Text: bncmail@w-legal.com Aug 19 2020 19:50:06
                                                                               SYNCHRONY BANK,
                                                  2001 WESTERN AVE. SUITE 400, SEATTLE, WA 98121-3132
                  C/O WEINSTEIN & RILEY P.S.,
                +E-mail/Text: bncmail@w-legal.com Aug 19 2020 19:50:06 SY C/O WEINSTEIN & RILEY P.S., 2001 WESTERN AVE. SUITE 400,
5155824
                                                                               SYNCHRONY BANK,
                                                                                   SEATTLE, WA 98121,
                  SYNCHRONY BANK, C/O WEINSTEIN & RILEY P.S. 98121-3132
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                +E-mail/Text: bncmail@w-legal.com Aug 19 2020 19:50:06
                C O WEINSTEIN & RILEY, PS, 2001 WESTE +EDI: WTRRNBANK.COM Aug 19 2020 23:38:00
                                                                Target, PO Box 673,
4643746
                                                                                          Minneapolis MN 55440-0673
                +EDI: IRS.COM Aug 19 2020 23:38:00
St. Louis, MD 63197-9001
4694712
                                                         US Department of Treasury,
                                                                                         PO Box 979101,
4643747
                 EDI: WFNNB.COM Aug 19 2020 23:38:00
                                                            Victorias Secret,
                                                                                 PO Box 659728,
                  San Antonio TX 78265-9728
4659426
                 EDI: WFFC.COM Aug 19 2020 23:38:00
                                                           Wells Fargo Bank NA, 1 Home Campus X230301A,
                  Des Moines IA 50328-0001
4692905
                 EDI: WFFC.COM Aug 19 2020 23:38:00
                                                           Wells Fargo Bank, N.A.,
                                                                                     Home Equity Group,
                                              Des Moines, IA 50328-0001
3:38:00 Wells Fargo Bank, N.A., A
#D3347-014, Fort Mill, SC 29715-7200
                  1 Home Campus X2303-01A,
                +EDI: WFFC.COM Aug 19 2020 23:38:00
4711546
                                                                                       Attn: Bankruptcy Department,
                  3476 Stateview Blvd, MAC #D3347-014,
                                                                                                   TOTAL: 34
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 GNMA-Lakeview, Stern & Eisenberg, 1581 Main Street,
                                                                               1581 Main Street, Suite 200,
                  Warrington
4643730
                 Car Lease
cr*
                +Hyundai Motor Finance,
                                            PO Box 20809,
                                                             Fountain Valley, CA 92728-0809
                                         PO Box 979101,
                                                          St. Louis MO 63197-9001
4694709*
                +US Dept of Treasury,
                                                                                                   TOTALS: 2, * 2, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

William Edward Miller

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 19, 2020 at the address(es) listed below:
             Alexandra Teresa Garcia on behalf of Creditor
                                                              Lakeview Loan Servicing, LLC
              ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
             Ann E. Swartz
                            on behalf of Creditor
                                                    Lakeview Loan Servicing, LLC ecfmail@mwc-law.com,
              ecfmail@ecf.courtdrive.com
                                     on behalf of Creditor
             Celine P DerKrikorian
                                                            Lakeview Loan Servicing, LLC ecfmail@mwc-law.com
                                              TWecf@pamd13trustee.com
             Charles J DeHart, III (Trustee)
                               on behalf of Creditor
             James Warmbrodt
                                                       GNMA-Lakeview bkgroup@kmllawgroup.com
             Jeremy John Kobeski
                                   on behalf of Creditor
                                                          WELLS FARGO BANK, N.A. S/B/M TO WACHOVIA BANK, N.A.
              pamb@fedphe.com
             John Fisher
                            on behalf of Debtor 1 Erin Hannon johnvfisher@yahoo.com,
              fisherlawoffice@yahoo.com
                            on behalf of Mediator Mortgage Modification Program John H. Doran, Esq
             John H. Doran
               jdoran@dorananddoran.com,
                                        mdoran@dorananddoran.com;ldoran@dorananddoran.com
             Joseph P Schalk on behalf of Creditor
                                                       WELLS FARGO BANK, N.A. S/B/M TO WACHOVIA BANK, N.A.
               jschalk@barley.com, sromig@barley.com
                              on behalf of Creditor
             Steven P. Kelly
                                                       GNMA-Lakeview skelly@sterneisenberg.com,
              bkecf@sterneisenberg.com
             Steven P. Kelly on behalf of Creditor
                                                       Lakeview Loan Servicing, LLC skelly@sterneisenberg.com,
              bkecf@sterneisenberg.com
             United States Trustee
                                     ustpregion03.ha.ecf@usdoj.gov
             William E. Craig on behalf of Creditor
                                                       Hyundai Motor Finance ecfmail@mortoncraig.com,
              mortoncraigecf@gmail.com
                               on behalf of Creditor
                                                        Hyundai Motor Finance, Administrator For Hyundai Lease
             William E. Craiq
              Titling Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
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Lakeview Loan Servicing, LLC

on behalf of Creditor

wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

District/off: 0314-5 User: AutoDocke Page 3 of 3 Date Rcvd: Aug 19, 2020 Form ID: 3180W Total Noticed: 53

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

William Edward Miller on behalf of Creditor GNMA-Lakeview wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 16

Information to identify the case: Debtor 1 Erin Hannon Social Security number or ITIN xxx-xx-9650 EIN __-__ First Name Middle Name Last Name Debtor 2 Social Security number or ITIN ____ First Name Middle Name Last Name (Spouse, if filina) EIN __-___ United States Bankruptcy Court Middle District of Pennsylvania Case number: 5:15-bk-01992-RNO

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Erin Hannon aka Erin McAndrew

8/19/20

By the court:

RUAN CONT

Honorable Robert N. Opel, II United States Bankruptcy Judge By: DaneishaDunbarYancey, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

Form 3180W Chapter 13 Discharge page 1

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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